

**Information to identify the case:**

Debtor 1	<u>Edward J Pietrzak</u>	Social Security number or ITIN	xxx-xx-3206
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracy Lynn Pietrzak</u>	Social Security number or ITIN	xxx-xx-4613
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-20235-JCM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward J Pietrzak

Tracy Lynn Pietrzak

6/5/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edward J Pietrzak  
Tracy Lynn Pietrzak  
Debtors

Case No. 24-20235-JCM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 05, 2024

User: auto  
Form ID: 318

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Edward J Pietrzak, Tracy Lynn Pietrzak, 500 31st Street, McKeesport, PA 15132-7144
15680817	+ Everett & Hurite Ophthalmic Association, 1835 Forbes Avenue, Pittsburgh, PA 15219-5835
15680822	+ MRS BPO, LLC, P.O. Box 1050, Cherry Hill, NJ 08034-0012
15680829	+ SS Grover MD Associates, 2580 Haymaker Road, Monroeville, PA 15146-3518
15680840	+ UPMC Health Plan, P.O. Box 371842, Pittsburgh, PA 15250-7842
15680843	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 06 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 06 2024 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2024 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 05 2024 23:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15680802	EDI: ATTWIREBK.COM	Jun 06 2024 03:53:00	AT&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416
15680800	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 06 2024 00:09:52	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Fl 12, San Francisco, CA 94108-2716
15680801	+ Email/Text: jsallpod@hotmail.com	Jun 05 2024 23:58:00	Allegheny Podiatry Mangement, 495 East Waterfront Drive, Suite 230, Homestead, PA 15120-1151
15717884	Email/PDF: bcnotices@becket-lee.com	Jun 06 2024 00:09:47	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15680805	+ EDI: CITICORP	Jun 06 2024 03:53:00	CBNA, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15680831	Email/Text: cfcbackoffice@contfinco.com	Jun 05 2024 23:57:00	SURGE, P.O. Box 3220, Buffalo, NY 14240

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15680812	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 05 2024 23:57:00	Credit Corp Solutions, 121 W. Election Rd, Suite 200, Draper, UT 84020
15680811	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 05 2024 23:57:00	Credit Corp Solutions, 63 East 11400 South #408, Sandy, UT 84070
15680803	+ EDI: CAPITALONE.COM	Jun 06 2024 03:53:00	Capital One, Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15680804	+ EDI: CAPITALONE.COM	Jun 06 2024 03:53:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15680806	+ EDI: CITICORP	Jun 06 2024 03:53:00	Citibank, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15680807	+ EDI: CITICORP	Jun 06 2024 03:53:00	Citibank/The Home Depot, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15680809	+ Email/Text: mediamanagers@clientservices.com	Jun 05 2024 23:57:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15680808	+ Email/Text: mediamanagers@clientservices.com	Jun 05 2024 23:57:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
15680810	EDI: WFNNB.COM	Jun 06 2024 03:53:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15680814	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 05 2024 23:58:00	Credit Management Company, Foster Plaza Building, 661 Anderson Drive, Suite 110, Pittsburgh, PA 15220-2700
15680813	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 05 2024 23:58:00	Credit Management Company, Attn: Bankruptcy, 661 Anderson Drive, Ste 110, Pittsburgh, PA 15220-2700
15680815	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 05 2024 23:57:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Ste 360, Lake Zurich, IL 60047
15680819	EDI: CITICORP	Jun 06 2024 03:53:00	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15680816	+ EDI: USBANKARS.COM	Jun 06 2024 03:53:00	Elan Financial Services, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-2459
15680818	+ EDI: PHINHARRIS	Jun 06 2024 03:53:00	Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
15680821	Email/Text: EBN@Mohela.com	Jun 05 2024 23:57:00	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005
15680820	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 05 2024 23:57:00	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15680823	+ EDI: AGFINANCE.COM	Jun 06 2024 03:53:00	OneMain Financial, Bankruptcy Department, P.O. Box 1010, Evansville, IN 47706-1010
15680826	Email/Text: bkrgeneric@penfed.org	Jun 05 2024 23:57:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
15680827	Email/Text: bkrgeneric@penfed.org	Jun 05 2024 23:57:00	Pentagon Federal Credit Union, P.O. Box 1432, Alexandria, VA 22313
15680824	+ Email/Text: gtatkus@pc-fcu.org	Jun 05 2024 23:58:00	Parkview Community Federal Credit Union, 2100 Eden Park Blvd, McKeesport, PA 15132-7621
15680825	^ MEBN	Jun 05 2024 23:51:15	Pennsylvania Turnpike Commission, E-Z Pass Customer Service Center, 300 E.Park Drive, Harrisburg, PA 17111-2729
15680828	^ MEBN	Jun 05 2024 23:51:32	Revco Solutions, P.O. Box 163279, Columbus, OH 43216-3279
15680832	EDI: SYNC	Jun 06 2024 03:53:00	Synchrony Bank/American Furniture, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL

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15680833	+ EDI: SYNC	Jun 06 2024 03:53:00	32896-5061 Synchrony Bank/Care Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15680834	EDI: AISTMBL.COM	Jun 06 2024 03:53:00	T-Mobile, P.O. Box 629025, El Dorado Hills, CA 95762
15680835	Email/Text: tidewaterlegalebn@twcs.com	Jun 05 2024 23:57:00	Tidewater Finance Company, 6520 Indian River Road, Virginia Beach, VA 23464
15680836	+ Email/Text: rhonda@wecollectmore.com	Jun 05 2024 23:57:00	Tri-State Adjustments, Inc., 3439 East Avenue South, La Crosse, WI 54601-7241
15680839	^ MEBN	Jun 05 2024 23:51:56	UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
15680841	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 05 2024 23:58:00	UPMC Magee, 300 Halket Street, Pittsburgh, PA 15213-3108
15680842	^ MEBN	Jun 05 2024 23:51:56	UPMC McKeesport, P.O. Box 382059, Pittsburgh, PA 15250-8059
15680844	Email/Text: BankruptcyNotice@upmc.edu	Jun 05 2024 23:58:00	UPMC Presbyterian, Attn: Billing, 200 Lothrop Street, Pittsburgh, PA 15213-2582
15680838	+ Email/Text: BAN5620@UCBINC.COM	Jun 05 2024 23:57:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Toledo, OH 43614-1501
15680837	+ Email/Text: BAN5620@UCBINC.COM	Jun 05 2024 23:57:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
15680845	+ EDI: WFFC2	Jun 06 2024 03:53:00	WF Bank, Attn: Bankruptcy, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriSave Mortgage Corporation
15680830		Steel Strong Community
cr	*	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Crystal H. Thornton-Illar

cthorton-illar@leechtishman.com PA95@ecfbis.com

Denise Carlon

on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com

Jeffrey Wayne Ross

on behalf of Joint Debtor Tracy Lynn Pietrzak jross@shepley.com bk@shepley.com

Jeffrey Wayne Ross

on behalf of Debtor Edward J Pietrzak jross@shepley.com bk@shepley.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6